

Equality Impact Assessment Form **Reference –**

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| **Department** | Corporate Resources | **Version no** |  |
| **Assessed by** | Jane O’Connor | **Date created** | 04.01.2024 |
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The Equality Act 2010 requires the Council to have due regard to the need to

* eliminate unlawful discrimination, harassment and victimisation.
* advance equality of opportunity between different groups; and
* foster good relations between different groups.

# Section 1: What is being assessed?

**1.1 Name of proposal to be assessed.**

Increase in Council Tax by 2.99% in 2023-24. There is a separate proposal to increase Adult Social Care precept by 2%, resulting in an overall increase of 4.99%.

**1.2 Describe the proposal under assessment and what change it would result in if implemented.**

It is proposed that Council Tax (excluding Adult Social Care precept) is increased by 2.99% in 2024-25 resulting in an extra £80.89 per Band D property.

The funding raised through the proposed increase is required to enable the Council to provide services across the district. Some of the funds raised through this proposal will be used to support services aimed at our most vulnerable residents. In particular the Adult Social Care precept increase is ringfenced to support managing demands in Adult Social Care.

# Section 2: What the impact of the proposal is likely to be

* 1. **Will this proposal advance equality of opportunity for people who share a protected characteristic and/or foster good relations between people who share a protected characteristic and those that do not? If yes, please explain further.**

No. The increase is applied across all properties and does not target any one group

* 1. **Will this proposal have a positive impact and help to eliminate discrimination and harassment against, or the victimisation of people who share a protected characteristic? If yes, please explain further.**

No – The proposed increase in the Council Tax will not have a positive impact in this area.

* 1. **Will this proposal potentially have a negative or disproportionate impact on people who share a protected characteristic? If yes, please explain further.**

Yes. Raising the amount of Council Tax payable on a property could have a disproportionate impact on people on low incomes.

**2.4 Please indicate the level of negative impact on each of the protected characteristics?**

(Please indicate high (H), medium (M), low (L), no effect (N) for each)

|  |  |
| --- | --- |
| **Protected Characteristics:** | **Impact**  (H, M, L, N) |
| Age | L |
| Disability | L |
| Gender reassignment | L |
| Race | L |
| Religion/Belief | L |
| Pregnancy and maternity | L |
| Sexual Orientation | L |
| Sex | L |
| Marriage and civil partnership | L |
| **Additional Consideration:** |  |
| Low income/low wage | M/L |
| Care Leavers | L |

**2.5 How could the disproportionate negative impacts be mitigated or eliminated?**

(Note: Legislation and best practice require mitigations to be considered, but need only be put in place if it is possible.)

**Council Tax Reduction Scheme**

Those applying for Bradford’s Council Tax Reduction (CTR) scheme and who meet the scheme’s criteria can receive:

* 100% reduction in Council Tax for pensioners or a partner of a pensioner
* Up to a maximum 70% reduction on a Band A property charge for those of working age (and not a partner of a pensioner).

The scheme is means tested.

**Single Person Discount** – is a 25% discount against the Council Tax payable on a property available to those who are the sole adult living in a property.

**Care Leavers -** Young people who were being looked after by Bradford Council at the point they turned 18, and have now left care, are exempt from paying Council Tax up to the age of 25. Care leavers are disregarded for the purpose of assessing the number of adult residents in a property for the calculation of Council Tax, so if they live with another person, a 25% discount will apply.

**Other discounts** are available based on a range of personal circumstances, such as reductions in the Council Tax payable on properties adapted to meet the needs of a disabled resident or for those who are severely mentally impaired. More information is available about this on the Council’s website at: <https://www.bradford.gov.uk/council-tax/apply-for-discounts-reductions-and-exemptions/other-council-tax-discounts/>

**Free School Meals** – the Council administers Free School Meals for low income families who meet the Governments current eligibility criteria.

**Discretionary Housing Payments** are directed at low income households who need extra help with housing costs.

**Cost of living Bradford** website and booklets. This details a wide-ranging offer ranging from advice about wellbeing and debt. Much of this support is aimed at those on low incomes which includes those in receipt of CTR.

**Debt advice** Front line officers refer those struggling with debt to the Council’s commissioned VCS Welfare and Debt advice providers and to national free, regulated and impartial support through the Money Advisor Network.

**Benefits/Pensions increase 2024/25** The Chancellor announced in the Autumn Statement that the state pension will rise by **8.5%** from April 2024 under the 'triple lock' guarantee, meaning millions of people will receive a weekly increase of up to £17.35. Certain benefits, including Universal Credit, will also rise from April by 6.7%.

**Breathing Space** The Debt Respite Scheme (Breathing Space moratorium and Mental Health Crisis Moratorium) (England and Wales) Regulations 2020enables a standard breathing space to anyone with problem debt. It gives them legal protections from creditor action for up to 60 days. The protections include pausing most enforcement action and contact from creditors and freezing most interest and charges on their debts. A mental health crisis breathing space is only available to someone who is receiving mental health crisis treatment, and it has some stronger protections. It lasts as long as the person's mental health crisis treatment, plus 30 days (no matter how long the crisis treatment lasts).

# Section 3: Dependencies from other proposals

**3.1 Please consider which other services would need to know about your proposal and the impacts you have identified. Identify below which services you have consulted, and any consequent additional equality impacts that have been identified.**

* This proposal supports the Council’s budget proposals 2024-25.

These proposals have been developed in the context of a 4.99% increase in Council Tax (2.99% Council Tax and 2% Adult Social Care precept).

# Section 4: What evidence you have used?

**4.1 What evidence do you hold to back up this assessment?**

**Understanding Bradford District City of Bradford Metropolitan District Council Intelligence Bulletin 8 Jan 2020: Poverty and deprivation**

Bradford 5th most income deprived local authority in England

<https://ubd.bradford.gov.uk/media/1580/poverty-and-deprivation-jan-2020-update.pdf>

**Understanding Bradford District City of Bradford Metropolitan District Council Intelligence Alert 26 September 2019: Indices of Deprivation 2019**

<https://ubd.bradford.gov.uk/media/1533/indices-of-deprivation-2019-on-the-day-alert.pdf>

Bradford Council Anti-Poverty Strategy 2022-2027 – Corporate Overview & Scrutiny

[Report of the Strategic Director to the meeting of Corporate Overview & Scrutinity Committee 5 October 2023](https://bradford.moderngov.co.uk/documents/s43334/Doc%20N.pdf)

**Data related to the Council Tax Reduction Scheme and other Council Tax discounts and exemptions.**

|  |  |
| --- | --- |
|  | **Caseload  Dec 2023** |
| Working age households in receipt of CTR | 28,995 |
| Pension age households in receipt of CTR | 13,790 |
| Total CTR households | 42,785 |
| Households in receipt of single person discount | 76,798 |
| Households in receipt of other discounts | 2,911 |
| Households/properties in receipt of exemptions | 4,771 |

**4.2 Do you need further evidence?**

No

# Section 5: Consultation Feedback

**5.1 Results from any previous consultations prior to the proposal development.**

N/A

**5.2 The departmental feedback you provided on the previous consultation (as at 5.1).**

N/A

**5.3 Feedback from current consultation following the proposal development (e.g. following approval by Executive for budget consultation).**

**Equality impact feedback:**

* People are struggling to pay already.
* Fairer system needed for deprived areas
* Affluent areas/richer people should pay more

**Suggested changes from consultees to the proposals**:

* Respondents to the online survey suggested enforcing Council Tax Payment
* Review charge on second homes and extended properties
* Increase council tax to avoid cuts.
* Freeze it
* Stop spending on vanity projects
* Council should stay within its means
* Distribute funds fairly around Bradford
* Make people pay for services in their area only
* Reduce the number of Council buildings
* Bigger reductions for single people
* Give people more say on how the money is spent.
* Allow in year council tax reviews
* Link rises to inflation
* Declare bankruptcy
* Lobby government about the Bradford Children’s and Families Trust
* Make people redundant as a last resort,
* Raise, and reduce services and staff
* Reduce CT to increase spending power
* Spend money on statutory services
* Make council cost effective and efficient

**A summary of the feedback is as follows:** Those responding did not want to pay more for less services, with some stating enough was paid already. Others suggested government should pay and were to blame, others commented that Ilkley was carrying the burden.

Some said that essential services were needed.

There were comments about poor management of staff and money, vanity projects

suggested residents were being punished, that Keighley needed independence – stop reductions in Worth Valley

Others stated that the system needed reform.

One respondent commented that too much was used to service adult and children’s social care whilst cutting back on other services.

A question was asked as to why reduce CT staff when bringing in the money and why was CT cheaper in London?

**5.4 Your departmental response to the feedback on the current consultation (as at 5.3) – include any changes made to the proposal as a result of the feedback.**

Responses from Revenues, Benefits & Customer Services about matters that we have control or influence over

**Equality impact feedback:**

People are struggling to pay already.

Our Council Tax commitment is published on the Council’s website [Council Tax Collection Policy | Bradford Council](https://www.bradford.gov.uk/council-tax/payments-arrangements-and-balances/council-tax-collection-policy/)

Benefits and Discounts are available [Information about Council Tax discounts, reductions and exemptions | Bradford Council](https://www.bradford.gov.uk/council-tax/apply-for-discounts-reductions-and-exemptions/information-about-council-tax-discounts-reductions-and-exemptions/)

Fairer system needed for deprived areas

Affluent areas/richer people should pay more

Not clear if these suggestions are referring to the finance allocations for individual local authorities or the way Council Tax is charged. Both are national government led and under current arrangements there is no scope for change

**Suggested changes from consultees to the proposals**:

Respondents to the online survey suggested enforcing Council Tax Payment

Council Tax collection is taken very seriously and is constantly scrutinised by officers, members and peer groups both in the Council, across the country and by Government.   
The Council Tax team carry out the billing, collection and enforcement function and apply all legislation available to them, along with working practices and guidance as agreed by members.

Our Council Tax commitment is published on the Council’s website along with details of what action we will take to enforce nonpayment.

[Council Tax Collection Policy | Bradford Council](https://www.bradford.gov.uk/council-tax/payments-arrangements-and-balances/council-tax-collection-policy/)

[What can happen if I don't pay my Council Tax? | Bradford Council](https://www.bradford.gov.uk/council-tax/general-council-tax-information/what-can-happen-if-i-dont-pay-my-council-tax/)

Review charge on second homes and extended properties

Not clear if this is a review to increase or decrease charges but the current charges are set out on our website and there are new proposals to increase charges in line with new legislation [Council Tax FAQs | Bradford Council](https://www.bradford.gov.uk/council-tax/general-council-tax-information/council-tax-faqs/)

Bigger reductions for single people

Council Tax discounts for single occupiers are set by national legislation at 25% of the bill.

Allow in year council tax reviews

Not clear what this means but if it is suggested that the Council Tax be reset more than on an annual basis, this cannot happen unless legislation is changed to allow this to happen

A question was asked as to why reduce Council Tax staff when bringing in the money and why was CT cheaper in London?

There is a proposed reduction in the amount of Council Tax staff, this is alongside plans to introduce some automation of telephone handling and back office processes. Outcomes of both will be carefully monitored. It is recognised that staff on the team are a valuable resource for the administration and collection of Council Tax.

Council Tax is a property based tax that uses property valuations at 1991 prices. This can mean that there are differences in Council Tax bills across the country. Combined with different funding and budgets in local authorities, Council Tax bills will vary. Unless legislative changes are made to Council Tax, these differences will continue to present.